

**Settlement System with IC Card, IC Card, Method of Settlement**

**ABSTRACT OF THE DISCLOSURE**

Information of credit cards from a plurality of card companies is previously stored in an IC card, and information of a member who possesses the IC card having a plurality of credit card functions is previously registered in a card company processor. When the IC card is used in a member shop, a terminal in the member shop identifies that the IC card has a plurality of credit card functions, and when carrying out the transaction between a customer and the member shop, establishes the connection to the card company processor. The card company processor establishes the communication with a card company processor specified by the customer. Accordingly, a plurality of credit card functions are provided in one IC card with a plurality of account numbers corresponding thereto.

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